

NCBA Bank Tanzania Limited Job Description

Job Title:	Manager Trade & Treasury Operations	Reports to:	Head of Operations
Unit:	Trade & Treasury Operations	Department:	Technology & Operations
Grade:		Date:	
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement

To provide powerful Trade and treasury Operations leadership, team development, excellent experience Responsible for the day-to-day running of the Trade and treasury Operations, keeping high level of bank operations standards, SLA and management controls

Key Accountabilities (Duties and Responsibilities)

Perspective	% Weighting <i>(to add up to 100%)</i>	Output
Financials	20%	<ul style="list-style-type: none"> • Ensure interbank settlements and receipts are processed on timely basis • Ensure all interbank deals confirmations are issued/received • Ensure dealer, interbank and other applicable limits are maintained in Calypso/T24 systems • Prevention of exposures to and impact of operational risks associated with outward remittances through reduced operational losses due to errors, penalties and frauds. • Ensure that all bank commissions and levies are collected as per set down tariffs. • Ensure department's expenses are well controlled. • Innovation and ideas generations in better processes, new products and efficiency improvement • Year on year cost reduction actual costs Vs budget. • Ensure that both input and output SWIFT messages are handled and acted upon on time to avoid delays and reduce operational and relational risks. • Evaluating and reporting of departmental operations risk of TBO unit • Reconciliation of BOT and Nostro accounts • Ensure at least Satisfactory Audit rating for the unit
Risk Mitigation & Internal Business Processes	50%	<ul style="list-style-type: none"> • Authorise all outgoing payments received through online channels in accordance with swift standards. • Authorise all trade transactions as per laid down rules and procedures • Ensure all outgoing RTGSs and TTs received after cut-off are processed early in the morning in the following working day • Ensure no payments are processed to prohibited destinations and entities

		<ul style="list-style-type: none"> • Ensure swift payments are processed and delivered to commercial banks timely. Advice treasury of large payments to be processed for Nostro account management • Ensure MT 103 that are unsuccessful are either re processed or advised to the ordering customer for re- issue • Ensure all swift transfers are processed on the same day and ascertain final beneficiaries receive funds in time, • Attend to customer queries in CRM and ensure that they are resolved competently within 48 hours and to the customers' satisfaction. Ascertain that the causes are identified and re-solved to avoid repeats. • Evaluate and maintain continuous monthly operational assessment process using RCSA tools and escalate exceptions identified with an aim of achieving a better grade on internal audit. • Manage orderly filing of all records • Ensure incoming and outgoing tracers are managed timely in liaison with Corresponding banking department in tracing funds, and recovery of correspondent bank charges • Ensure payments referred by payments control in regard to Nostro and holdover accounts are reversed timely • Continuously advise the payment leadership on processing procedures impacted by the changing practices and technology for efficiency gains and implements progress within the agreed timeframe. • Maintain close communication within the departments, peers and Supervisor, and ensure the team is motivated and well trained geared to achieve effective support for the business and at the same time giving customers superior services. • Review the reconciliation reports to ensure all unapplied and outstanding payments are queried and returns done within 30 days. • Evidence of compliance of same day processing of all transactions received within the SLAs. (RTGS – 4:00pm and TTs -3:00 pm) • Processing of outgoing payments, TRA payments and online transfers. • Ensure adherence to ICT, money laundering policies and other relevant policies to banking practice in general. • Ensure that payments continually adhere to the set-out guidelines by BOT, operations manuals and other applicable bodies. • Follow up on queries related to outward payments to ensure prompt closure. • Authorization of inwards transfer, outward transfer and all funds' transfers in T24. • Proper management of the entries on authorizing queue in T24, ensuring that all entries therein have been attended to. • Consistency in adherence to and application of established policies, processes, procedures and tools to achieve optimal efficiency, compliance and cost containment • Maintaining of nostro accounts, correspondent banks accounts, Standard Settlements Instructions (SSI) and SWIFT Bic codes of counter party Banks • Ensure month end reports for Trade Services and Treasury statistics are well prepared and shared to stakeholders also foreign currency Balance reports sufficiently provide data needed for Central Bank Reporting. • Ensure no outstanding items in nostro reconciliations more than 30 days.
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Customer Service and relationship Management	20%	<ul style="list-style-type: none"> • Seek resolution of issues that have been escalated. • Ensure that SLAs are adhered to by ensuring operations are within the set timeframe. • Aim at eliminating customer complaints by ensuring that all complaints raised are resolved within 48hrs and escalation to the manager for as needed. • Observe telephone etiquette and ensure all calls to the team are answered. • Ensure all queries assigned to the team on CRM are handled and resolved in a timely manner within the SLA. Guide customers on investments i.e. Treasury Bills and Bonds, Opening Central Depository accounts, ensure government securities settlements are done on time
People (Learning and growth)	10%	<ul style="list-style-type: none"> • Ensure attendance to monthly departmental meetings and internal Training organized by HR or the department. • Ensure effective time management and optimization of resources • Living the core corporate values of the bank and promoting teamwork. • Help build, develop, mentor and motivate high performance within the department. • Manage own leave and that of direct reports in liaison with the supervisor. • Ensure attendance of the annual Team building event • Adequacy of personal and staff competence to effectively perform Treasury Operations tasks • Implementation of change and capability development programs in the unit.

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	3
Indirect Reports	None

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal <ul style="list-style-type: none"> • Account relationship Managers • Reconciliation team • Finance • Credit operations • Branches staff • Treasury Front Office 	External <ul style="list-style-type: none"> • Customers • External Vendor (SWIFT & K-PRINTER) • Commercial Banks • Bank of Tanzania • Correspondent banks

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make
(Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.

- Structure of the Trade services and Treasury operation team within approved guidelines. - *Managerial*
- Vendors invoice payments – *operational*
- SLA management – *operational*
- Procedure updating- *operational*
- Approval levels for staff based on control guidelines and individual capabilities
- Updating of procedures to facilitate efficient flow of Trade services and Treasury operations- *Operational*
- Unit Leave Management- *Operational*

Work cycle and impact: time horizon and nature of impact (Planning)

(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1 month – 3 months, 3-6 months, 6-12 months, above 1 year)

Less than 1 week

Ideal Job Specifications

Academic:

- Bachelor's Degree in Banking; Business, Finance, Accounting or a related field

Professional:

- CITF/CDCS/CITFP/ACI dealing certificate
- TIOB, and/or other banking professional qualifications would be added advantage

Desired work experience:

- Three years' experience in banking operations with relevant experience in International Trade Finance, Funds Transfer and Treasury Operations
- Two years in supervisory role
- Practical experience in use of MS Office applications, report writing

NCBA Bank Core Value Behaviours (Performance Drivers)

DRIVEN: - We are passionate, make bold decisions and learn from our failures. We seek new challenges and appreciate different views constantly raising the bar. We explore our full potential.

OPEN: - Our interactions are candid, honest and transparent. We listen to each other and our clients. We are inclusive and always respect each other.

RESPONSIVE: - We are proactive, act quickly and resolutely to deliver results. We put our customer's interests at the heart of all that we do. We keep it simple and seek new ways to improve.

TRUSTED: - As a trusted partner we do what is morally right always. We keep our word. We are accountable and believe in each other.

Ideal Job competencies

Technical Competencies	
1. Trade and treasury knowledge	<ul style="list-style-type: none"> • Knowledge and effective application of all relevant banking policies, processes, procedures and guidelines to consistently achieve required compliance standards or benchmarks • Technical skills to effectively perform and/or guide performance of Trade Finance activities/tasks in a manner that consistently produce high quality of service.
2. Product Knowledge	<ul style="list-style-type: none"> • Knowledge of relevant products and services in trade and treasury
3. Leadership	<ul style="list-style-type: none"> • Leadership to nurture and sustain employee satisfaction; and to manage changes
4. Managing Performance	<ul style="list-style-type: none"> • Performance Management to optimize employee productivity.

Behavioural Competencies	
1. Self-empowerment	<ul style="list-style-type: none"> • Self-empowerment to enable development of open communication, teamwork and trust that are needed to support performance and customer-service oriented culture.
2. Interpersonal skills	<ul style="list-style-type: none"> • Interpersonal skills to effectively communicate with and manage customer expectations (internal and external), and other stakeholders who impact performance.
3. Managing Performance	<ul style="list-style-type: none"> • Ability of Setting clear, measurable and attainable performance goals and Finding solutions to problems that may impact unit and operations function performance
4. organizational Skills	<ul style="list-style-type: none"> • Organization development to effectively structure operations of LC & Guarantees processing for optimal performance • Ability to identify and set priorities, plan and effectively allocate appropriate resources